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Finance



Smart Card

A wallet-size solution for any medical emergency

Chances are that if you're in a long-term relationship, you've made several trips to an attorney's office and performed several legal somersaults to ensure that your partner is financially protected in case you're ever seriously injured or, worse, killed. But carrying around a stack of documents just in case you get hit by a bus isn't practical. Enter DocuBank—offering a wallet-size card that directs emergency personnel to an online source with critical medical data, your doctor's contact information, health-care power of attorney, living will, organ donation form, marriage/civil union/domestic-partnership license, and next of kin. The basic membership is \$45 for one year or \$145 for five. DocuBank.com

Future Shock

The biggest unknown in your financial future isn't the market's performance, it's how long you're going to live

I'VE OFTEN WONDERED HOW PEOPLE know they've reached middle age when they have no idea how long they'll live. Similarly, I've always been a bit bothered that, when it comes to planning for retirement, there was no way to know how long I'm going to stick around on this planet. LivingTo100.com isn't a crystal ball, but this free site can—by posing 40 questions about your habits and health history—predict your life expectancy, giving you a better sense of your post-career financial needs. I logged on, took the test, and learned that I can expect to live until the ripe age of 95. The site also provides advice on how, with a few changes (like flossing daily to lower my risk of heart disease), I can extend my life expectancy to 98! Of interest to couples, a long-term relationship (married or not) can make a meaningful difference to your lifespan. A 21st-century catch-22 comes in the form of added years of life if I reduce weekly hours at work—but if I work less, how can I save more to pay for those extra years of retirement?

Sweet Dreams

Sleeping safe and sound just got easier—and more literal

Everybody jokes at one time or another about stashing his or her money in a mattress for safekeeping. But joke no more. Hollandia International has made this a real option with the Executive SAFE-T, a sleep system

that includes a built-in safe and flat-screen TV. Sure, the \$20,000 price tag might negate the whole point of saving your stash, but if you want to really ride out the recession, is there any better place to do it than in bed? HollandiaInternational.com



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